

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ALTRU
ANTI-STACKING OF LIMITS ENDORSEMENT**

This endorsement modifies insurance provided under the following:

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY

ALTRU NON-PROFIT ORGANIZATION AND MANAGEMENT LIABILITY INSURANCE POLICY - (DUTY TO DEFEND)

In consideration of the premium charged, it is hereby understood and agreed that:

- (1) If any **Claim** gives rise to coverage both under this Policy and under any Other Policy(ies) (as defined in Paragraph (2) below) issued by the **Insurer** or any of its affiliates, the maximum aggregate liability for all **Loss** (including **Defense Costs**) under this Policy and all such Other Policies combined on account of such **Claim** shall not exceed the largest single applicable limit of liability under any such policies. The Limits of Liability under this Policy shall be reduced, and may be exhausted, by payments under this Policy and/or payments under the Other Policy(ies).
- (2) For purposes of this endorsement, the term "Other Policy(ies)" shall mean the following:

Named Insured	Policy Names	Policy Numbers

All other terms and conditions of this Policy remain unchanged.

Endorsement Number:

Policy Number:

Named Insured:

This endorsement is effective on the inception date of this Policy unless otherwise stated herein:

Endorsement Effective Date: